

Form FIN

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION

Case Number: 10-06540-8-SWH
Judge: STEPHANI W. HUMRICKHOUSE
Dated: January 16, 2014

In Re:

CHRISTOPHER JOHN CANINO
8541 KAPLAN WOODS WAY
WAKE FOREST, NC 27587
SSN (1): XXX-XX-0676

PATRICIA ANN CANINO

SSN (2): XXX-XX-6025

TRUSTEE'S FINAL REPORT AND ACCOUNT AND NOTICE THEREOF

JOHN F. LOGAN, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. §1302(b)(1).

You are hereby given Notice that you have thirty (30) days from the date of this Final Report and Account and Notice thereof to file an objection hereto and request for hearing with the Clerk of the Bankruptcy Court. If you file such an objection and request for hearing, a copy must be served upon the undersigned trustee, the debtor(s) and counsel for the debtor(s). If no objections and requests for hearing are filed within such thirty (30) day period, there shall be a presumption that the estate has been fully administered, the estate will be closed, and the trustee and the surety on the trustee's bond will be released.

1. The case was filed on August 14, 2010 and confirmed on February 07, 2011.
The case was subsequently Completed (J) on December 20, 2013.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$76,540.00.
3. The Trustee made disbursements to creditors as follows:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Amt</u>	<u>Prin PD</u>	<u>Int PD</u>	<u>Bal Due</u>
SEAN M. CORCORAN, ESQ.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
DEPT. STORES NATL. BANK/MACYS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
GREEN TREE SERVICING, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PAMELA P. KEENAN	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
FIFTH THIRD BANK	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
HSBC BANK NEVADA, N.A.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PORTFOLIO RECOV. ASSOC., LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
FLAGSTAR BANK, FSB	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
FIFTH THIRD BANK	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
GE MONEY BANK	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
RALPH J. WILSON, ESQ.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MGMT., LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
FLAGSTAR BANK, FSB	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	PRIORITY	\$4,035.15	\$4,035.15	\$0.00	\$0.00
GREEN TREE SERVICING LLC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
FIFTH THIRD BANK	SECURED	\$2,202.38	\$2,202.38	\$77.76	\$0.00
LOWE'S	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
INSOLVE RECOVERY, LLC	SECURED	\$3,465.00	\$3,465.00	\$149.13	\$0.00
KAY JEWELERS	SECURED	\$127.93	\$127.93	\$3.92	\$0.00
GREEN TREE SERVICING LLC	UNSECURED	\$88,349.08	\$2,344.74	\$0.00	\$86,004.34
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$3,071.81	\$81.53	\$0.00	\$2,990.28
AM-EAGLE/MCCBG	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CAPITAL ONE, N.A.	UNSECURED	\$634.66	\$16.84	\$0.00	\$617.82
BILL ME LATER, INC.	UNSECURED	\$609.24	\$16.17	\$0.00	\$593.07
ECAST SETTLEMENT CORPORATION	UNSECURED	\$25,267.38	\$670.67	\$0.00	\$24,596.71
ECAST SETTLEMENT CORPORATION	UNSECURED	\$6,936.81	\$184.12	\$0.00	\$6,752.69
CLEARPOINT FINANCIAL CC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
COASTAL FEDERAL CREDIT UNION	UNSECURED	\$10,146.61	\$269.32	\$0.00	\$9,877.29
NORTH CAROLINA STATE EDUCATION	UNSECURED	\$17,538.55	\$465.45	\$0.00	\$17,073.10
DIRECT LOAN SERVICE SYSTEM	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
DISCOVER BANK	UNSECURED	\$10,752.95	\$285.41	\$0.00	\$10,467.54

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Amt</u>	<u>Prin PD</u>	<u>Int PD</u>	<u>Bal Due</u>
DISCOVER FINANCIAL SERVICES, LLC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$553.43	\$14.69	\$0.00	\$538.74
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$1,421.77	\$37.74	\$0.00	\$1,384.03
HUDSON VALLEY FED CREDIT UNION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$707.29	\$18.77	\$0.00	\$688.52
HUDSON VALLEY FEDERAL CREDIT UNION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
DEPT. STORES NATIONAL BANK	UNSECURED	\$1,901.27	\$50.47	\$0.00	\$1,850.80
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$3,094.62	\$82.12	\$0.00	\$3,012.50
INTERNAL REVENUE SERVICE	UNSECURED	\$149.54	\$3.97	\$0.00	\$145.57
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$1,021.30	\$27.10	\$0.00	\$994.20
INSOLVE RECOVERY, LLC	UNSECURED	\$1,752.51	\$46.52	\$0.00	\$1,705.99
MONTEREY FINANCIAL SERVICES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
FLAGSTAR BANK	SECURED - ONGOING MTG	\$0.00	\$52,730.57	\$0.00	\$0.00
FLAGSTAR BANK	ARREARS MORTGAGE	\$3,135.68	\$3,135.68	\$0.00	\$0.00

4. Summary of disbursements:

	<u>Secured</u>	<u>Priority</u>	<u>Unsecured</u>	<u>Cont. Debts</u>	<u>Total</u>
Claim Amount	\$8,930.99	\$4,035.15	\$173,908.82	\$0.00	\$186,874.96
Principal Paid	\$8,930.99	\$4,035.15	\$4,615.63	\$52,730.57	\$70,312.34
Interest Paid	\$230.81	\$0.00	\$0.00	\$0.00	\$230.81

5. Costs of Administration:

The clerk was paid \$0.00 for the filing fee.

The debtor's attorney was allowed \$2,700.00 and was paid \$2,700.00.

The Trustee was paid \$0.00 for the cost of mailing notices in the case.

The Trustee was paid \$1,648.43 for expenses and \$1,648.42 for compensation pursuant to 11 USC § 1326.

Refunds to the debtor total \$0.00.

6. The Trustee hereby certifies, in accordance with Federal Rule of Bankruptcy Procedure 5009, that the estate has been fully administered.

Wherefore, the Trustee requests a final decree be entered which discharges the Trustee and his surety from any and all liability on account of the above case, closes the estate, and grants such other relief as may be just and proper.

Dated: January 16, 2014

s/ John F. Logan

John F. Logan

Chapter 13 Trustee

Post Office Box 61039

Raleigh, NC 27661-1039

cc: CHRISTOPHER JOHN CANINO
and PATRICIA ANN CANINO

TERESA WEIK
WEIK LAW OFFICE, P.C.
6010-C SIX FORKS ROAD
RALEIGH, NC 27609

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: CHRISTOPHER JOHN CANINO
DEBTOR 2 NAME: PATRICIA ANN CANINO

CASE NUMBER: 1006540

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 1/16/2014:

Via U.S. First Class Mail, or electronic service, if such interested party is an electronic filing user, pursuant to Local Rule 5005-4(9)(b):

AAA FINANCIAL SERVICES, PO BOX 15019, WILMINGTON DE 79886-5019
AM-EAGLE/MCCBG, PO BOX 103024, ROSWELL GA 30076
BANK OF AMERICA, PO BOX 17054, WILMINGTON DE 19884
BILL ME LATER, INC., c/o: SCOTT LIVINGSTON, 101 SCHILLING ROAD, SUITE 40 HUNT VALLEY MD 21031
BILL ME LATER, PO BOX 105658, ATLANTA GA 30458-5658
CAPITAL ONE, N.A., c/o: BASS & ASSOCIATES, P.C., 3936 E. FT. LOWELL RD. STE. 200, TUCSON AZ 85712
CHRISTOPHER JOHN CANINO, PATRICIA ANN CANINO, 8541 KAPLAN WOODS WAY, WAKE FOREST NC 27587
CITI CARDS, PO BOX 182564, COLUMBUS OH 43218
CITIFINANCIAL, PO BOX 6931, THE LAKES NV 88901-6931
CLEARPOINT FINANCIAL CC, PO BOX 71570, RICHMOND VA 23255
COASTAL FEDERAL CREDIT UNION, ATTN: OFFICER/REGISTERED AGENT, PO BOX 58429, RALEIGH NC 27658-8429
COLLEGE FOUNDATION, PO BOX 41960, RALEIGH NC 27629-1960
DEPT. STORES NATIONAL BANK, NCO FINANCIAL SYSTEMS, INC., ATTN: OFFICER, PO BOX 4275 NORCROSS GA 30091
DEPT. STORES NATL. BANK/MACYS, BANKRUPTCY PROCESSING, PO BOX 8053, MASON OH 45040
DIRECT LOAN SERVICE SYSTEM, PO BOX 5609, GREENVILLE TX 75403-5609
DISCOVER BANK, DFS-SERVICES, LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
DISCOVER CARD, PO BOX 71084, CHARLOTTE NC 28272
DISCOVER FINANCIAL SERVICES, LLC, ATTN: MNG AGT, 12 READS WAY, NEW CASTLE DE 19720
ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK NY 10087-9262
FIA CARD SERVICES, SUCCESSOR IN INTEREST TO, BANK OF AMERICA; MBNA AMERICA BK, 1000 SAMOSET DR. DE 5-023-03-03 NEWARK DE 19713
FIFTH THIRD BANK, ATTN: OFFICER / BANKRUPTCY DEPT, MD# RSCB3E, 1830 EAST PARIS SE GRAND RAPIDS MI 49546
FIFTH THIRD BANK, ATTN: OFFICER, 38 FOUNTAIN SQUARE PLAZA, CINCINNATI OH 45263
FIFTH THIRD BANK, PO BOX 630778, CINCINNATI OH 45263-0778
FIFTH THIRD BANK, PO BOX 829009, DALLAS TX 75382-9009
FLAGSTAR BANK, FSB, ATTN: OFFICER, 5151 CORPORATE DRIVE, TROY MI 48098
FLAGSTAR BANK, FSB, c/o S. TROY STALEY, ESQ., PO BOX 2505, FAYETTEVILLE NC 28302
FLAGSTAR BANK, ATTN: OFFICER; BANKRUPTCY DEPT., 5151 CORPORATE DRIVE, TROY MI 48098
GE MONEY BANK, ATTN: OFFICER, 170 WEST ELECTION ROAD, SUITE 125, DRAPER UT 84020-6425
GE MONEY BANK, c/o: B-LINE, LLC, MS 550, PO BOX 91121 SEATTLE WA 98111
GEMB/HH GREGG, ATTN: MNG AGT, PO BOX 960061, ORLANDO FL 32896-0061
GREEN TREE SERVICING LLC, ATTN: OFFICER, PO BOX 0049, PALATINE IL 60055-0049
GREEN TREE SERVICING, LLC, P O BOX 6154, RAPID CITY SD 57709-6154
GREEN TREE, MANUFACTURED HOUSING, PO BOX 6172, RAPID CITY SD 57709-6172
HOME DEPOT, PROCESSING CENTER, DES MOINES IA 50364
HSBC BANK NEVADA, N.A., BASS & ASSOCIATES, P.C., 3936 E. FT. LOWELL RD. , STE. 200, TUCSON AZ 85712
HSBC, PO BOX 15524, WILMINGTON DE 19850
HUDSON VALLEY FED CREDIT UNION, 159 BARNEGAT ROAD, POUGHKEEPSIE NY 12601
HUDSON VALLEY FEDERAL CREDIT UNION, ATTN: MNG AGT, PO BOX 31021, TAMPA FL 33631
INSOLVE RECOVERY, LLC, PO BOX 88710, MILWAUKEE WI 53288
INTERNAL REVENUE SERVICE, ATTN: CORRESPONDENCE, PO BOX 7346, PHILADELPHIA PA 19101-7346
INTERNAL REVENUE SERVICE, ATTN: MANAGER OR REG. AGENT, PO BOX 7317, PHILADELPHIA PA 19101-7317
IRS, KANSAS CITY MO 64999-0030

By Electronic Transmittal :
By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date : 1/16/2014

Signature : Robert J. Wallace, Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: CHRISTOPHER JOHN CANINO
DEBTOR 2 NAME: PATRICIA ANN CANINO

CASE NUMBER: 1006540

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 1/16/2014:

JC PENNEY, PO BOX 960090, ORLANDO FL 32896
KAY JEWELERS, PO BOX 1799, AKRON OH 44309
KAY JEWELERS, PO BOX 740425, CINCINNATI OH 45274-0425
LOWE'S, POST OFFICE BOX 530914, ATLANTA GA 30353-0914
MACYS, 9111 DUKE BLVD, MASON OH 45040
MONTEREY FINANCIAL SERVICES, PO BOX 2809, CARLSBAD CA 92018-2809
NORTH CAROLINA STATE EDUCATION, ASSISTANCE AUTHORITY, PO BOX 14002, RTP NC 27709
PAMELA P. KEENAN, ATTORNEY FOR CFCU, PO BOX 19766, RALEIGH NC 27619-9766
PORTFOLIO RECOV. ASSOC., LLC, PO BOX 41067, NORFOLK VA 23541
PRA RECEIVABLES MGMT., LLC, AGENT FOR PORTFOLIO RECOVERY, PO BOX 41067, NORFOLK VA 23541
PRA RECEIVABLES MGMT., LLC, agent of PORTFOLIO RECOVERY ASSOC., PO BOX 12914, NORFOLK VA 23541
RALPH J. WILSON, ESQ., P.O. BOX 1827, CONWAY SC 29528
SEAN M. CORCORAN, ESQ., BROCK & SCOTT, PLLC, 5121 PARKWAY PLAZA DRIVE, SUITE 300, CHARLOTTE NC 28217
SEARS CREDIT CARDS, PO BOX 183082, COLUMBUS OH 43218
TERESA WEIK, WEIK LAW OFFICE, P.C., 6010-C SIX FORKS ROAD, RALEIGH NC 27609
YAMAHA INSTALLMENT FINANCING, GE MONEY BANK, PO BOX 530912, ATLANTA GA 30353-0912

By Electronic Transmittal :
By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

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